

Information to identify the case:

Debtor 1 **Christopher R. Mourer**

Social Security number or ITIN **xxx-xx-5482**

First Name Middle Name Last Name

EIN ---

Debtor 2

Social Security number or ITIN ---

(Spouse, if filing)

First Name Middle Name Last Name

EIN ---

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-21992-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher R. Mourer

9/18/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christopher R. Mourer
 Debtor

Case No. 19-21992-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 22

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db +Christopher R. Mourer, 450 McClelland Road, Canonsburg, PA 15317-2259
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15052969 +Best Buy / CBNA, CitiBank Corp Centralized Bankruptcy, PO Box 790034,
 Saint Louis, MO 63179-0034
 15052972 +Citi / Sears, Citibank Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 15052973 +CitiBank / The Home Depot, Attn: Recovery / Centralized Bankruptcy, PO Box 790034,
 Saint Louis, MO 63179-0034
 15052975 +CitiBank N.A., Scott Morris, Esquire, Udren Law Office, 111 Woodcrest Road Suite 200,
 Cherry Hill, NJ 08003-3620
 15052976 +Citizens Bank, RBS Citizens Cc, 1 Citizens Drive, MS: ROP 15B, Riverside, RI 02915-3035
 15052978 +Lending Club / Burton Neil & Associates, 1060 Andrew Drive, Suite 170,
 West Chester, PA 19380-5601
 15052980 PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
 15052981 +PennyMac Loan Services, Correspondence Unit / Bankruptcy, PO Box 514387,
 Los Angeles, CA 90051-4387
 15052982 +Scott Morris, Esquire, Ras La Vrar LLC, 425 Commerce Drive, Suite 150,
 Fort Washington, PA 19034-2727
 15052983 +Scott Morris, Esquire, CitiBank N.A., Udren Law Offices, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 15052985 +Tractor / CBCD/ Citicorp, Citicorp Credit Centralized Bankruptcy, PO Box 20507,
 Kansas City, MO 64195-0507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Sep 19 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15052970 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One, Attention: Bankruptcy,
 PO Box 30285, Salt Lake City, UT 84130-0285
 15052971 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One / Helzberg,
 Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
 15052974 +EDI: CITICORP.COM Sep 19 2019 06:48:00 CitiBank Cbna, Citi Bank, PO Box 6077,
 Sioux Falls, SD 57117-6077
 15052977 +EDI: WFNNB.COM Sep 19 2019 06:48:00 Comenity capital prdsgn,
 Attention: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 15052979 +E-mail/Text: bk@lendingclub.com Sep 19 2019 03:28:50 Lending Club Corp.,
 Attention: Bankruptcy, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
 15054134 +EDI: RMSC.COM Sep 19 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15052984 +EDI: RMSC.COM Sep 19 2019 06:48:00 Synchrony Bank / Gap, Attention: Bankruptcy Department,
 PO Box 965060, Orlando, FL 32896-5060

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Sep 18, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Matthew J. Madvay on behalf of Debtor Christopher R. Mourer mjmadvay@verizon.net,
mmadvay@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 5